

Amendments to the Claims:

1. (Currently Amended) An apparatus comprising a processor configured to:
convert a data point from a first format into a uniform format, wherein said data point represents data from an insurance claim;
receive said data point in said uniform format and send said data point to a memory, wherein said data point is a member of a plurality of data points in said uniform format in said memory;
retrieve said plurality of data points from said ~~data store~~memory and ~~produces~~produce a metric from said plurality of data points; ~~and~~
identify one or more expired data points of said plurality of data points in said memory and ~~creates~~create at least one summary associated with the one or more expired data points, wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims; ~~and the processor is configured to~~
reduce the information in at least one of the insurance claims in response to a respective time period elapsing.
2. (Previously Presented) The apparatus of claim 1, wherein the processor is further configured to issue an alert if said metric satisfies an alertable condition.
3. (Previously Presented) The apparatus of claim 1, wherein said alertable condition is selectable by the processor from the group consisting of (a) a threshold-based condition, (b) an experience-based condition, and (c) a rule-based condition.
4. (Previously Presented) The apparatus of claim 1, wherein said metric is in a form of a data cube.

5. (Previously Presented) The apparatus of claim 1, wherein said data point is a first data point, and wherein the processor is further configured to convert a second data point from a second format into said uniform format, wherein said second data point represents data from an insurance claim, and wherein said second format is different from said first format, and wherein said processor is further configured to receive said second data point in said uniform format and send said second data point to said memory.

6. (Previously Presented) The apparatus of claim 1, wherein said metric is a first metric in a form of a first data cube having a first set of dimensions, and wherein said processor is further configured to produce a second metric from said plurality of data points in a form of a second data cube having a second set of dimensions.

7-8. (Canceled)

9. (Previously Presented) The apparatus of claim 1, wherein said one or more expired data points, subsequent to being aggregated by said processor, are deleted from said memory.

10. (Currently Amended) An apparatus comprising a processor configured to:
convert a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim;

convert a second data point from a second format into said uniform format, wherein said second data point also represents data from a second insurance claim, and wherein said second format is different from said first format;

receive said first and second data points in said uniform format and send said first and second data points to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory; and

identify one or more expired data points of said plurality of data points in said memory, aggregate said one or more expired data points, and produce a summary of said aggregated one or more expired data points,

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wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims; ~~and the processor is configured to~~

reduce the information in at least one of the insurance claims in response to a respective time period elapsing.

11. (Previously Presented) The apparatus of claim 10, wherein said one or more data points, subsequent to being aggregated by said processor, are deleted from said memory.

12. (Currently Amended) An apparatus comprising a processor configured to:
convert a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim;

convert a second data point from a second format into said uniform format, wherein said second data point also represents data from a second insurance claim, and wherein said second format is different from said first format;

receive said first and second data points in said uniform format and sends said first and second data points to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

retrieve said plurality of data points from said memory, produce a metric from said plurality of data points, and issue an alert if said metric satisfies an alertable condition; and
~~identify~~ identify one or more expired data points of said plurality of data points in said memory and create at least one summary associated with the one or more expired data points.

wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims; ~~and the processor is configured to~~

reduce the information in at least one of the insurance claims in response to a respective time period elapsing.

13. (Previously Presented) The apparatus of claim 12, wherein said alertable condition is selectable by the processor from the group consisting of (a) a threshold-based condition, (b) an experience-based condition, and (c) a rule-based condition.

14. (Currently Amended) A computer program product, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

- a first executable portion for converting a data point from a first format into a uniform format, wherein said data point represents data from an insurance claim;
- a second executable portion for sending said data point in said uniform format to a memory, wherein said data point is a member of a plurality of data points in said uniform format in said memory;
- a third executable portion for retrieving said plurality of data points from said memory and producing a metric from said plurality of data points;
- a fourth executable portion for identifying one or more expired data points of said plurality of data points in said ~~data store~~memory and creating at least one summary associated with the one or more expired data points; and
- a fifth executable portion for associating each of the expired data points with a time period and wherein the summary comprises information associated with one or more insurance claims and reducing the information in at least one of the insurance claims in response to a respective time period elapsing.

15. (Previously Presented) A computer program product, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions, comprising:

- a first executable portion for converting a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim;
- a second executable portion for converting a second data point from a second format into said uniform format, wherein said second data point represents data from a second insurance claim, and wherein said second format is different from said first format;

a third executable portion for sending said first and second data points in said uniform format to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

a fourth executable portion for identifying one or more expired data points of said plurality of data points in said memory, aggregating said one or more expired data points from said memory, and producing a summary of said aggregated one or more expired data points; and

a fifth executable portion for associating each of the expired data points with a time period and wherein the summary comprises information associated with one or more insurance claims and reducing the information in at least one of the insurance claims in response to a respective time period elapsing.

16. (Previously Presented) A computer program product, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion for converting a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim;

a second executable portion for converting a second data point from a second format into said uniform format, wherein said second data point represents data from a second insurance claim, and wherein said second format is different from said first format;

a third executable portion for sending said first and second data points to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

a fourth executable portion for retrieving said plurality of data points from said memory and producing a metric from said plurality of data points;

a fifth executable portion for issuing an alert if said metric satisfies an alertable condition;

a sixth executable portion for identifying one or more expired data points of said plurality of data points in said memory and creating at least one summary associated with the one or more expired data points; and

a seventh executable portion for associating each of the expired data points with a time period and wherein the summary comprises information associated with one or more insurance

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claims and reducing the information in at least one of the insurance claims in response to a respective time period elapsing.

17. (Previously Presented) The apparatus of claim 9, wherein said processor is further configured to store the at least one summary in said memory.